

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/765,137 Confirmation No.: 7821
Applicant : Lloyd Adams
Filed : January 18, 2001
Title : Network Based Loan Approval and Document Origination System
TC/Art Unit : 3691
Examiner: : Hani M. Kazimi

Docket No. : 72167.000260
Customer No. : **21967**

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE UNDER 37 C.F.R. §1.111

Responsive to the Office Action dated November 29, 2006, please consider the following remarks. Applicants respectfully request favorable reconsideration of the above-identified patent application in view of the following remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.

A **listing of the claims** is found on **page 2**

Remarks begin on **page 6** of this paper.